

**UNITED STATES BANKRUPTCY COURT**  
**SOUTHERN DISTRICT OF ILLINOIS**  
**SOUTHERN ILLINOIS DIVISION**

In re: BOWEN, JOSHUA M

§ Case No. 11-30975

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Debtor(s) \_\_\_\_\_

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 28, 2011. The undersigned trustee was appointed on April 28, 2011.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 4,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	0.00
Bank service fees	20.00
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ <u>3,980.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/24/2012 and the deadline for filing governmental claims was 07/24/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,000.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,000.00, for a total compensation of \$1,000.00.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$70.42, for total expenses of \$70.42.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/14/2013 By: /s/Robert E Eggmann  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 11-30975

Trustee: (450550) Robert E Eggmann

Case Name: BOWEN, JOSHUA M

Filed (f) or Converted (c): 02/29/12 (c)

Period Ending: 05/14/13

§341(a) Meeting Date: 04/13/12

Claims Bar Date: 07/24/12

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	424 Fillmore St, Worden, IL 62097 3bds, 1.5bths,	148,080.00	0.00	0.00	FA
2	Cash on Hand	20.00	0.00	0.00	FA
3	Checking Account with US Bank	0.00	0.00	0.00	FA
4	Savings Account with Scott Credit Union	50.09	0.00	0.00	FA
5	Savings Account with GCS Federal Credit Union Jo	1.87	0.00	0.00	FA
6	Checking Account with FCB Banks	1,620.51	0.00	0.00	FA
7	Deposit with City of Collinsville	135.00	0.00	0.00	FA
8	Deposit with Landlord	850.00	0.00	0.00	FA
9	Household Goods and Furnishings	1,500.00	0.00	0.00	FA
10	Books, Photos and Nic-nacs	250.00	0.00	0.00	FA
11	Clothing, Shoes and Accessories	400.00	0.00	0.00	FA
12	Watches & Costume Jewelry	100.00	0.00	0.00	FA
13	Golf Clubs	75.00	0.00	0.00	FA
14	Prudential Whole Life Insurance Policy	681.85	0.00	0.00	FA
15	Oates Associates Inc Savings & Retirement Plan	22,110.30	0.00	0.00	FA
16	2010 Federal Tax Refund (\$2,303.00 Total and \$1,	0.00	0.00	0.00	FA
17	2008 Pontiac Grand Prix (67,700 miles) Purchased	8,650.00	0.00	0.00	FA
18	Fish	0.00	0.00	0.00	FA
19	Preference - potential insider transfer	0.00	15,000.00	4,000.00	FA
19	Assets Totals (Excluding unknown values)	\$184,524.62	\$15,000.00	\$4,000.00	\$0.00

**Major Activities Affecting Case Closing:**

05/08/13 Requested court costs = zero

Settlement pending on transfer to mother

5/31/12 Debtor's address updated in Caselink per 5/31/12 ECF notice of change of address

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**Individual Estate Property Record and Report**  
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Trustee: (450550) Robert E Eggmann

Case Name: BOWEN, JOSHUA M

Filed (f) or Converted (c): 02/29/12 (c)

Period Ending: 05/14/13

§341(a) Meeting Date: 04/13/12

Claims Bar Date: 07/24/12

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  <u>Property Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
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Initial Projected Date Of Final Report (TFR): December 31, 2012

Current Projected Date Of Final Report (TFR): April 30, 2013

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

Case Number: 11-30975  
 Case Name: BOWEN, JOSHUA M  
 Taxpayer ID #: \*\*-\*\*7279  
 Period Ending: 05/14/13

Trustee: Robert E Eggmann (450550)  
 Bank Name: Rabobank, N.A.  
 Account: \*\*\*\*090766 - Checking Account  
 Blanket Bond: \$114,123,713.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
03/08/13	{19}	Barbara Ann Bowen	Payment per Order Granting Motion to Compromise dated 12-26-12	1141-000	4,000.00		4,000.00
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,990.00
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,980.00

ACCOUNT TOTALS	4,000.00	20.00	\$3,980.00
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>4,000.00</b>	<b>20.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$4,000.00</b>	<b>\$20.00</b>	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # ****090766	4,000.00	20.00	3,980.00
	<b>\$4,000.00</b>	<b>\$20.00</b>	<b>\$3,980.00</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 11-30975  
 Case Name: BOWEN, JOSHUA M  
 Trustee Name: Robert E Eggmann

**Balance on hand:** \$ 3,980.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
 Remaining balance: \$ 3,980.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Robert E Eggmann	1,000.00	0.00	1,000.00
Trustee, Expenses - Robert E Eggmann	70.42	0.00	70.42

Total to be paid for chapter 7 administration expenses: \$ 1,070.42  
 Remaining balance: \$ 2,909.58

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 2,909.58

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,860.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
14	Annette Bowen	1,860.00	0.00	1,860.00

Total to be paid for priority claims: \$ 1,860.00  
 Remaining balance: \$ 1,049.58

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 39,823.62 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	National Capital Management, LLC.	795.11	0.00	20.97
4	Department Stores National Bank/American Express	546.74	0.00	14.41
5	Department Stores National Bank/Macy's	27.00	0.00	0.71
6	Wells Fargo Dealer Services	2,731.86	0.00	72.00
7	Capital One,N.A	760.04	0.00	20.03
8	Portfolio Recovery Associates, LLC	12,664.65	0.00	333.78
10	Portfolio Recovery Associates, LLC	14,041.25	0.00	370.06
11	Portfolio Recovery Associates, LLC	587.58	0.00	15.49
12	Portfolio Recovery Associates, LLC	4,637.00	0.00	122.21
13 -2	US Bank N.A.	3,000.91	0.00	79.09
15	US Bank N.A.	31.48	0.00	0.83

Total to be paid for timely general unsecured claims: \$ 1,049.58  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims: \$ <u>0.00</u>				
Remaining balance: \$ <u>0.00</u>				